

**IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION**

ALTA SUE and JESSE MCPHERSON	:	
1080 S. Linden Ave	:	
Miamisburg, OH 45342-3446	:	CASE NO. 3:22-cv-00358
	:	
v.	:	JUDGE
	:	
AUTO-OWNERS	:	JURY TRIAL DEMANDED
INSURANCE COMPANY	:	
6101 Anacapi Boulevard	:	
Lansing, MI 48917-8160	:	<u>COMPLAINT</u>
	:	
	:	
	:	

PARTIES

1. Plaintiffs, ALTA SUE MCPHERSON and JESSE MCPHERSON, are individuals residing at the address set forth above.

2. Defendant, AUTO-OWNERS INSURANCE COMPANY (“AUTO-OWNERS”), is a corporation that regularly conducts business in Montgomery County and maintains its principal place of business at the address set forth above.

JURISDICTION

3. This Court has subject matter jurisdiction over this matter pursuant to 28 U.S.C. § 1332(a)(1).

4. This Court has jurisdiction over the parties pursuant to Ohio Rev. Code § 2307.382(A).

VENUE

5. Venue is proper pursuant to 28 U.S.C. § 1391(b)(2).

FACTS

6. Defendant, in its regular course of business, issued to Plaintiffs a policy of insurance (“the Policy”) covering Plaintiffs’ property located at 1080 S. Linden Ave, Miamisburg, OH 45342-3446 (“The Properties”).

7. Plaintiffs are not in possession of the policy, but on information and belief understand that Defendant is in possession of a copy.

8. The policy number for the policy that was issued is 45-036737-00.

9. On or about December 10, 2021, while the Policy was in full force and effect, Plaintiffs suffered accidental direct physical loss to the property at 1080 S. Linden Ave, Miamisburg, OH 45342-3466 as a result of a peril insured against under the Policies issued by Auto-Owners, to wit, wind damage.

10. Notice of the covered loss was given to Defendant in a prompt and timely manner and Plaintiffs, at all relevant times, fully complied with all the terms and conditions required by the Policy.

11. Defendant, despite demand for benefits under the Policy, has refused, without legal justification or cause, and continues to refuse, to fully pay to Plaintiffs the monies owed for the damages suffered as a result of the loss.

12. Solely as a result of Defendant’s failure and refusal to pay the full amount of benefits to Plaintiffs as required under the policies, Plaintiffs have suffered loss and damage reflected in the estimate attached as Exhibit “A”.

COUNT 1 – BREACH OF CONTRACT

13. Plaintiffs incorporate by reference the facts and allegations contained in the foregoing paragraphs as though fully set forth hereinafter at length.

14. Defendant is obligated by the terms of the contract to indemnify Plaintiffs' loss.

15. The policy covers direct physical loss to the property unless otherwise excluded in the policies.

16. Plaintiffs' property suffered direct physical loss from a wind event that occurred on December 10, 2021.

17. Plaintiffs hired John Dekker to perform an investigation as to the damage to the property.

18. Mr. Dekker concluded that the losses were caused by the December 10, 2021 wind event and estimated the damages as reflected in Exhibit "A".

19. Despite submission of reasonable proof and demand for full and complete payment with respect to Plaintiffs' loss, Defendant has not paid to Plaintiffs all the policy benefits to which they are entitled under the policy.

20. Defendant's refusal to indemnify Plaintiffs' loss constitutes breach of the insurance contract.

PRAYER

WHEREFORE, Plaintiffs respectfully request the Court grant the following relief:

21. Compensatory damages in the amount of \$105,068.68 for damages sustained by the Plaintiffs due to Defendant's breach.

22. Plaintiff's other costs and fees, including court costs and damages for delay.

23. Any other relief this Court deems just and proper.

DEMAND FOR JURY TRIAL

24. Pursuant to Rule 38 of the Federal Rules of Civil Procedure, the Plaintiffs demand trial by jury in this action of all triable issues.

Respectfully Submitted,

/s/ Justin D. Stevenson

Justin Stevenson, (#0092448)

Attorney for Plaintiff

BOWER STEVENSON LLC

2515 Jay Ave., STE 101

Cleveland, Ohio 44113

Phone: (216) 600-8169

Fax: (216) 472-8524

justin@bowerstevenson.com

EXHIBIT A



Coastal Claims Services, Inc.

2650 N Dixie Fwy
New Smyrna Beach, FL 32168

Insured: McPherson , Alta & Jesse
Property: 1080 South Linden Ave
Mianisburg, OH 45342

Home: (937) 304-1866
E-mail: jesse.mcperson@att.net

Estimator: Jamie Raper
Position: Estimator
Company: Coastal Claims Services, Inc.
Business: 2650 N. Dixie Fwy
New Smyrna Beach, FL 32168

Business: (386) 314-0074
E-mail: Jraper@coastalclaims.net

Claim Number: 300-711822-2021

Policy Number: 4503673700

Type of Loss: Wind Damage

Date of Loss: 10/10/2021 12:00 AM
Date Inspected:

Date Received:
Date Entered: 6/21/2022 11:20 AM

Price List: OHDT8X_JUN22
Restoration/Service/Remodel
Estimate: MCPHERSON_
ALTA&JESSE

**Coastal Claims Services, Inc.**

2650 N Dixie Fwy
New Smyrna Beach, FL 32168

MCPHERSON_ALTA&JESSE**Asbestos Removal**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Hazardous Material Remediation*	1.00 EA	19,200.00	0.00	3,840.00	23,040.00	(0.00)	23,040.00
<i>The item above is for the removal and disposal of the asbestos tile roof on the dwelling and detached garage per estimate #1739 from Miami Valley Environmental Services on 2/2/22.</i>							
Totals: Asbestos Removal			0.00	3,840.00	23,040.00	0.00	23,040.00

Dwelling**Dwelling****Dwelling Roof (Asbestos)**

1657.40 Surface Area	16.57 Number of Squares
184.74 Total Perimeter Length	47.50 Total Ridge Length

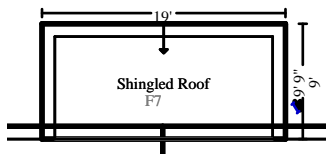
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Roofing							
2. Sheathing - plywood - 1/2" CDX	1,657.40 SF	3.09	200.71	1,064.42	6,386.50	(0.00)	6,386.50
3. Sheathing - additional cost for H-clips	1,657.40 SF	0.11	2.32	36.92	221.55	(0.00)	221.55
4. Add charge for sheathing steep roof - 10/12 - 12/12 slope	1,657.40 SF	0.43	20.88	146.72	880.28	(0.00)	880.28
5. Roofing felt - 15 lb.	16.57 SQ	30.88	7.75	103.90	623.33	(0.00)	623.33
<i>Base layer of felt</i>							
6. Roofing felt - 30 lb.	16.57 SQ	53.84	19.63	182.34	1,094.10	(0.00)	1,094.10
<i>Top layer of felt</i>							
7. Fiber cement composite roofing - Slate style	19.33 SQ	602.52	487.81	2,426.90	14,561.42	(0.00)	14,561.42
<i>Includes additional 15% for waste and breakage during transit.</i>							
8. Ridge cap - fiber cement composite shingles	47.50 LF	8.97	17.59	88.74	532.41	(0.00)	532.41
Flashing							
9. Drip edge/gutter apron	193.98 LF	3.65	18.06	145.22	871.31	(0.00)	871.31
<i>5% waste factor to account for 3" overlap.</i>							
10. Caulking - butyl rubber	184.74 LF	3.65	5.82	136.02	816.14	(0.00)	816.14
<i>Sealant for the drip edge.</i>							
11. Valley metal - copper	14.77 LF	20.90	18.10	65.36	392.15	(0.00)	392.15
12. Apply roofing sealant/cement - per LF	29.55 LF	0.60	0.39	3.62	21.74	(0.00)	21.74
<i>Sealant for both sides of the valley metal.</i>							

**Coastal Claims Services, Inc.**

2650 N Dixie Fwy
New Smyrna Beach, FL 32168

CONTINUED - Dwelling Roof (Asbestos)

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
13. Ice & water barrier	44.32 SF	1.57	1.49	14.22	85.29	(0.00)	85.29
<i>Ice and water shield to be used under valley metal.</i>							
14. Step flashing	13.02 LF	9.23	1.39	24.32	145.88	(0.00)	145.88
15. Chimney flashing - small (24" x 24")	1.00 EA	299.30	3.25	60.52	363.07	(0.00)	363.07
Pipe Jacks, Caps, and Collars							
16. Flashing - pipe jack	2.00 EA	43.73	1.86	17.88	107.20	(0.00)	107.20
Miscellaneous Items							
17. Delivery Fee*	1.00 EA	250.00	7.18	51.44	308.62	(0.00)	308.62
18. Fall protection harness and lanyard - per week	8.00 WK	22.00	0.00	35.20	211.20	(0.00)	211.20
19. Television antenna - Detach & reset	1.00 EA	111.31	0.00	22.26	133.57	(0.00)	133.57
20. Roofer - per hour	2.00 HR	183.03	0.00	73.22	439.28	(0.00)	439.28
<i>Labor to clean up upon completion of roof work.</i>							
Totals: Dwelling Roof (Asbestos)			814.23	4,699.22	28,195.04	0.00	28,195.04

Shingled Roof

185.25 Surface Area
38.50 Total Perimeter Length

1.85 Number of Squares

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Roofing							
21. Tear off, haul and dispose of comp. shingles - 3 tab	1.85 SQ	61.29	0.00	22.68	136.07	(0.00)	136.07
<i>Includes: Dump fees, hauling, disposal, and labor to remove composition shingles and felt.</i>							
22. Remove Additional charge for steep roof - 7/12 to 9/12 slope	1.85 SQ	16.59	0.00	6.14	36.83	(0.00)	36.83
23. Ice & water barrier	185.25 SF	2.05	5.19	77.00	461.95	(0.00)	461.95
<i>Water barrier to be used under valley metal.</i>							
24. Asphalt starter - universal starter course	38.50 LF	2.58	1.48	20.16	120.97	(0.00)	120.97
25. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	2.33 SQ	278.11	17.26	133.06	798.32	(0.00)	798.32
<i>10% waste factor for gable roof.</i>							

**Coastal Claims Services, Inc.**

2650 N Dixie Fwy
New Smyrna Beach, FL 32168

CONTINUED - Shingled Roof

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
26. Additional charge for steep roof - 7/12 to 9/12 slope	1.85 SQ	65.01	0.00	24.06	144.33	(0.00)	144.33
Flashing							
27. R&R Drip edge/gutter apron <i>5% waste factor to account for 3" overlap.</i>	40.43 LF	4.04	3.76	33.44	200.54	(0.00)	200.54
28. Apply roofing sealant/cement - per LF <i>Sealant for the drip edge.</i>	38.50 LF	0.80	0.51	6.26	37.57	(0.00)	37.57
29. R&R Flashing - L flashing - galvanized	19.00 LF	4.22	1.96	16.44	98.58	(0.00)	98.58
Miscellaneous Items							
30. Digital satellite system - Detach & reset	1.00 EA	40.49	0.00	8.10	48.59	(0.00)	48.59
31. Digital satellite system - alignment and calibration only	1.00 EA	121.48	0.00	24.30	145.78	(0.00)	145.78
Totals: Shingled Roof			30.16	371.64	2,229.53	0.00	2,229.53

Gutters

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Gutters							
32. R&R Gutter / downspout - aluminum - up to 5"	97.00 LF	8.79	30.49	176.64	1,059.76	(0.00)	1,059.76
33. R&R Gutter guard/screen - High grade	97.00 LF	13.82	25.80	273.26	1,639.60	(0.00)	1,639.60
Downspouts							
34. R&R Gutter / downspout - aluminum - up to 5" <i>Front Elevation</i>	24.00 LF	8.79	7.54	43.68	262.18	(0.00)	262.18
35. R&R Gutter / downspout - aluminum - up to 5" <i>Right elevation</i>	11.00 LF	8.79	3.46	20.04	120.19	(0.00)	120.19
36. R&R Gutter / downspout - aluminum - up to 5" <i>Rear Elevation</i>	15.00 LF	8.79	4.71	27.32	163.88	(0.00)	163.88
General							
37. Haul debris - per pickup truck load - including dump fees	1.00 EA	151.05	0.00	30.22	181.27	(0.00)	181.27
Totals: Gutters			72.00	571.16	3,426.88	0.00	3,426.88

Total: Dwelling	916.39	5,642.02	33,851.45	0.00	33,851.45
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**Coastal Claims Services, Inc.**

2650 N Dixie Fwy
New Smyrna Beach, FL 32168

Total: Dwelling	916.39	5,642.02	33,851.45	0.00	33,851.45
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Dwelling Exterior**Front Elevation**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Soffit/Fascia							
38. R&R Fascia - metal - 8"	74.50 LF	6.51	13.61	99.72	598.33	(0.00)	598.33
39. R&R Attic vent - gable end - metal - 12" x 18"	1.00 EA	76.22	1.35	15.54	93.11	(0.00)	93.11
Siding							
40. R&R Siding - vinyl	546.95 SF	5.24	91.12	591.42	3,548.56	(0.00)	3,548.56
41. R&R Fanfold foam insulation board - 1/4"	546.95 SF	0.93	9.95	103.74	622.35	(0.00)	622.35
Windows/Doors							
42. R&R Wrap wood window frame & trim with aluminum sheet	4.00 EA	231.14	12.89	187.48	1,124.93	(0.00)	1,124.93
43. R&R Metal Z flashing / drip cap	6.00 LF	3.29	0.31	4.02	24.07	(0.00)	24.07
Miscellaneous Items							
44. Exterior light fixture - Detach & reset	1.00 EA	79.45	0.00	15.90	95.35	(0.00)	95.35
Totals: Front Elevation			129.23	1,017.82	6,106.70	0.00	6,106.70

Right Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Soffit/Fascia							
45. R&R Fascia - metal - 8"	60.50 LF	6.51	11.05	81.00	485.91	(0.00)	485.91
Siding							
46. R&R Siding - vinyl	358.02 SF	5.24	59.65	387.14	2,322.81	(0.00)	2,322.81
47. R&R Fanfold foam insulation board - 1/4"	358.02 SF	0.93	6.52	67.90	407.38	(0.00)	407.38
Windows/Doors							
48. R&R Wrap wood window frame & trim with aluminum sheet	3.00 EA	231.14	9.66	140.62	843.70	(0.00)	843.70
49. R&R Metal Z flashing / drip cap	6.00 LF	3.29	0.31	4.02	24.07	(0.00)	24.07
Miscellaneous Items							
50. Clothes dryer vent cover - Detach & reset	1.00 EA	33.95	0.00	6.80	40.75	(0.00)	40.75
Totals: Right Elevation			87.19	687.48	4,124.62	0.00	4,124.62

**Coastal Claims Services, Inc.**

2650 N Dixie Fwy
New Smyrna Beach, FL 32168

Rear Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Soffit/Fascia							
51. R&R Fascia - metal - 8"	60.50 LF	6.51	11.05	81.00	485.91	(0.00)	485.91
52. R&R Attic vent - gable end - metal - 12" x 18"	1.00 EA	76.22	1.35	15.54	93.11	(0.00)	93.11
Siding							
53. R&R Siding - vinyl	415.45 SF	5.24	69.21	449.22	2,695.39	(0.00)	2,695.39
54. R&R Fanfold foam insulation board - 1/4"	415.45 SF	0.93	7.56	78.80	472.73	(0.00)	472.73
Windows/Doors							
55. R&R Wrap wood window frame & trim with aluminum sheet	3.00 EA	231.14	9.66	140.62	843.70	(0.00)	843.70
56. R&R Wrap wood door frame & trim with aluminum (PER LF)	17.00 LF	15.74	2.99	54.12	324.69	(0.00)	324.69
57. R&R Metal Z flashing / drip cap	9.00 LF	3.29	0.47	6.02	36.10	(0.00)	36.10
Miscellaneous Items							
58. Detach & Reset Meter mast for overhead power - 2" conduit	1.00 EA	581.83	0.00	116.36	698.19	(0.00)	698.19
59. Meter base and main disconnect - Detach & reset	1.00 EA	328.34	0.00	65.66	394.00	(0.00)	394.00
60. Electrician - per hour	3.00 HR	100.00	0.00	60.00	360.00	(0.00)	360.00
<i>Labor to detach and reset electrical conduit in order to remove and replace the siding.</i>							
61. Exterior light fixture - Detach & reset	1.00 EA	79.45	0.00	15.90	95.35	(0.00)	95.35
62. Exterior faucet / hose bibb - Detach & reset	1.00 EA	76.00	0.00	15.20	91.20	(0.00)	91.20
Totals: Rear Elevation			102.29	1,098.44	6,590.37	0.00	6,590.37

Left Elevation

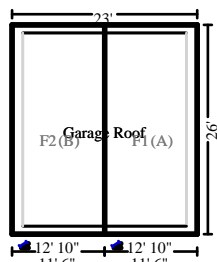
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Soffit/Fascia							
63. R&R Fascia - metal - 8"	11.67 LF	6.51	2.13	15.60	93.70	(0.00)	93.70
Siding							
64. R&R Siding - vinyl	452.17 SF	5.24	75.33	488.94	2,933.65	(0.00)	2,933.65
65. R&R Fanfold foam insulation board - 1/4"	452.17 SF	0.93	8.23	85.74	514.49	(0.00)	514.49
Windows/Doors							
66. R&R Wrap wood window frame & trim with aluminum sheet	3.00 EA	231.14	9.66	140.62	843.70	(0.00)	843.70
67. R&R Metal Z flashing / drip cap	9.00 LF	3.29	0.47	6.02	36.10	(0.00)	36.10
Miscellaneous Items							
68. Remove Disconnect box - 30 amp - non fused	1.00 EA	19.93	0.00	3.98	23.91	(0.00)	23.91

**Coastal Claims Services, Inc.**

2650 N Dixie Fwy
New Smyrna Beach, FL 32168

CONTINUED - Left Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
69. Install Disconnect box - 30 amp - non fused	1.00 EA	149.34	0.00	29.86	179.20	(0.00)	179.20
70. Low voltage box - Detach & reset	3.00 EA	32.53	0.00	19.52	117.11	(0.00)	117.11
71. Central air - condenser unit - Detach & reset	1.00 EA	635.07	0.00	127.02	762.09	(0.00)	762.09
Totals: Left Elevation			95.82	917.30	5,503.95	0.00	5,503.95
Total: Dwelling Exterior			414.53	3,721.04	22,325.64	0.00	22,325.64

Garage**Garage****Garage Roof**

668.58 Surface Area	6.69 Number of Squares
103.43 Total Perimeter Length	26.00 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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The removal and disposal of the asbestos tile garage roof is included in the estimate #1739 from Miami Valley Environmental Services on 2/2/22.

Roofing

72. Sheathing - plywood - 1/2" CDX	668.58 SF	3.09	80.96	429.38	2,576.25	(0.00)	2,576.25
73. Sheathing - additional cost for H-clips	668.58 SF	0.11	0.94	14.88	89.36	(0.00)	89.36
74. Roofing felt - 15 lb.	6.69 SQ	30.88	3.13	41.94	251.66	(0.00)	251.66
<i>Base layer of felt</i>							
75. Roofing felt - 30 lb.	6.69 SQ	53.84	7.92	73.62	441.73	(0.00)	441.73
<i>Top layer of felt</i>							
76. Fiber cement composite roofing - Slate style	8.00 SQ	602.52	201.89	1,004.42	6,026.47	(0.00)	6,026.47

Includes additional 15% for waste and breakage during transit.

77. Ridge cap - fiber cement composite shingles	26.00 LF	8.97	9.63	48.56	291.41	(0.00)	291.41
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Flashing

78. Drip edge/gutter apron	108.60 LF	3.65	10.11	81.30	487.80	(0.00)	487.80
<i>5% waste factor to account for 3" overlap.</i>							
79. Apply roofing sealant/cement - per LF	103.43 LF	0.60	1.38	12.70	76.14	(0.00)	76.14

**Coastal Claims Services, Inc.**

2650 N Dixie Fwy
New Smyrna Beach, FL 32168

CONTINUED - Garage Roof

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<i>Sealant for the drip edge.</i>							
<u>Pipe Jacks, Caps, and Collars</u>							
80. R&R Exhaust cap - through roof - up to 4"	1.00 EA	84.34	1.75	17.22	103.31	(0.00)	103.31
<u>Miscellaneous Items</u>							
81. Fall protection harness and lanyard - per week	2.00 WK	22.00	0.00	8.80	52.80	(0.00)	52.80
82. Roofer - per hour	1.00 HR	183.03	0.00	36.60	219.63	(0.00)	219.63
<i>Labor to clean up upon completion of roof work.</i>							
Totals: Garage Roof			317.71	1,769.42	10,616.56	0.00	10,616.56

Gutters

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<u>Gutters</u>							
83. R&R Gutter / downspout - aluminum - up to 5"	52.00 LF	8.79	16.34	94.68	568.10	(0.00)	568.10
<u>Downspouts</u>							
84. R&R Gutter / downspout - aluminum - up to 5"	11.00 LF	7.61	3.34	17.40	104.45	(0.00)	104.45
<i>Right elevation</i>							
85. R&R Gutter / downspout - aluminum - up to 5"	11.00 LF	7.61	3.34	17.40	104.45	(0.00)	104.45
<i>Left elevation</i>							
<u>General</u>							
86. Haul debris - per pickup truck load - including dump fees	1.00 EA	151.05	0.00	30.22	181.27	(0.00)	181.27
Totals: Gutters			23.02	159.70	958.27	0.00	958.27
Total: Garage			340.73	1,929.12	11,574.83	0.00	11,574.83
Total: Garage			340.73	1,929.12	11,574.83	0.00	11,574.83

Garage Exterior**Front Elevation**

**Coastal Claims Services, Inc.**

2650 N Dixie Fwy
New Smyrna Beach, FL 32168

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Siding							
87. R&R Siding - aluminum (.024 thickness)	260.00 SF	8.90	101.56	483.12	2,898.68	(0.00)	2,898.68
88. R&R Fanfold foam insulation board - 1/4"	260.00 SF	0.93	4.73	49.30	295.83	(0.00)	295.83
Windows/Doors							
89. R&R Wrap wood window frame & trim with aluminum sheet	1.00 EA	231.14	3.22	46.86	281.22	(0.00)	281.22
90. R&R Metal Z flashing / drip cap	3.00 LF	3.29	0.16	2.00	12.03	(0.00)	12.03
Totals: Front Elevation			109.67	581.28	3,487.76	0.00	3,487.76

Right Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Siding							
91. R&R Siding - aluminum (.024 thickness)	169.68 SF	8.90	66.28	315.28	1,891.71	(0.00)	1,891.71
92. R&R Fanfold foam insulation board - 1/4"	169.68 SF	0.93	3.09	32.18	193.07	(0.00)	193.07
Windows/Doors							
93. R&R Wrap wood garage door frame & trim with aluminum (PER LF)	44.00 LF	14.23	7.82	126.80	760.74	(0.00)	760.74
94. Overhead door weather stop	44.00 LF	3.91	3.76	35.16	210.96	(0.00)	210.96
95. Seal & paint single garage door opening & trim	2.00 EA	83.60	1.22	33.68	202.10	(0.00)	202.10
Miscellaneous Items							
96. Exterior light fixture - Detach & reset	1.00 EA	79.45	0.00	15.90	95.35	(0.00)	95.35
Totals: Right Elevation			82.17	559.00	3,353.93	0.00	3,353.93

Rear Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Siding							
97. R&R Siding - aluminum (.024 thickness)	260.00 SF	8.90	101.56	483.12	2,898.68	(0.00)	2,898.68
98. R&R Fanfold foam insulation board - 1/4"	260.00 SF	0.93	4.73	49.30	295.83	(0.00)	295.83
Totals: Rear Elevation			106.29	532.42	3,194.51	0.00	3,194.51

**Coastal Claims Services, Inc.**

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Left Elevation

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Siding							
99. R&R Siding - aluminum (.024 thickness)	260.00 SF	8.90	101.56	483.12	2,898.68	(0.00)	2,898.68
100. R&R Fanfold foam insulation board - 1/4"	260.00 SF	0.93	4.73	49.30	295.83	(0.00)	295.83
Windows/Doors							
101. R&R Wrap wood window frame & trim with aluminum sheet	1.00 EA	231.14	3.22	46.86	281.22	(0.00)	281.22
102. R&R Metal Z flashing / drip cap	3.00 LF	3.29	0.16	2.00	12.03	(0.00)	12.03
Totals: Left Elevation			109.67	581.28	3,487.76	0.00	3,487.76
Total: Garage Exterior			407.80	2,253.98	13,523.96	0.00	13,523.96

General Items

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
103. Dumpster load - Approx. 30 yards, 5-7 tons of debris	1.00 EA	556.70	0.00	111.34	668.04	(0.00)	668.04
<i>For the disposal of all construction debris other than roofing materials.</i>							
104. Material Only Sheathing - plywood - 3/4" CDX	128.00 SF	2.43	21.77	66.56	399.37	(0.00)	399.37
<i>For preventing damage caused by delivery and/or pick up of dumpster.</i>							
105. Temporary toilet (per month)	2.00 MO	124.99	0.00	50.00	299.98	(0.00)	299.98
106. Residential Supervision / Project Management - per hour	30.00 HR	63.27	0.00	379.62	2,277.72	(0.00)	2,277.72
<i>Labor to schedule/coordinate multiple trades and monitor the progress of the job.</i>							
107. General Laborer - per hour	40.00 HR	43.66	0.00	349.28	2,095.68	(0.00)	2,095.68
<i>Daily jobsite clean up.</i>							
108. Fuel surcharge	1.00 EA	350.00	0.00	70.00	420.00	(0.00)	420.00
<i>As the imbalance of supply and demand continues to persist, inflation pressure has now been intensified by global unrest. The confluence of these factors is providing a challenging mix of supply chain disruptions leading to extreme rising costs and freight for all products from our manufacturing partners. We are experiencing increase costs across all products and manufacturers.</i>							
Totals: General Items			21.77	1,026.80	6,160.79	0.00	6,160.79

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
109. Framing labor minimum	1.00 EA	189.75	0.00	37.96	227.71	(0.00)	227.71
110. Overhead door labor minimum*	1.00 EA	133.25	0.00	26.66	159.91	(0.00)	159.91
111. Plumbing labor minimum	1.00 EA	244.90	0.00	48.98	293.88	(0.00)	293.88

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CONTINUED - Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Totals: Labor Minimums Applied			0.00	113.60	681.50	0.00	681.50
Line Item Totals: MCPHERSON_ALTA&JESSE			2,101.22	18,526.56	111,158.17	0.00	111,158.17

Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
913.07 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
2,616.74 Surface Area	26.17 Number of Squares	353.67 Total Perimeter Length
73.50 Total Ridge Length	0.00 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	86,002.78	77.37%	86,002.78	77.37%
Other Structures	25,155.39	22.63%	25,155.39	22.63%
Contents	0.00	0.00%	0.00	0.00%
Total	111,158.17	100.00%	111,158.17	100.00%

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Summary for Dwelling

Line Item Total	70,314.32
Material Sales Tax	1,354.44
Subtotal	71,668.76
Overhead	7,167.01
Profit	7,167.01
Replacement Cost Value	\$86,002.78
Net Claim	\$86,002.78

Jamie Raper
Estimator


Coastal Claims Services, Inc.

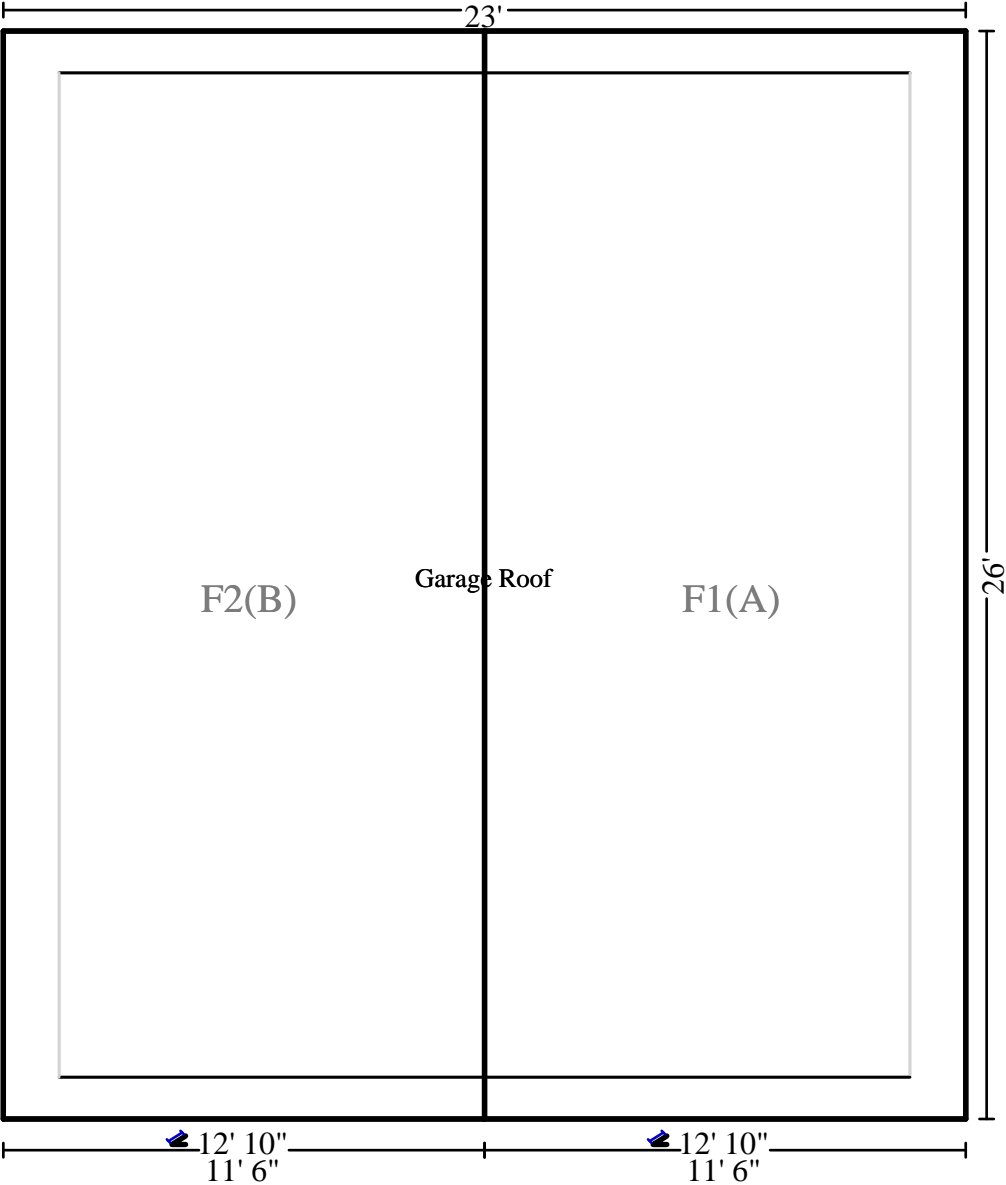
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Summary for Other Structures

Line Item Total	20,216.07
Material Sales Tax	746.78
Subtotal	20,962.85
Overhead	2,096.27
Profit	2,096.27
Replacement Cost Value	\$25,155.39
Net Claim	\$25,155.39

Jamie Raper
Estimator





Garage